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CANADA PENSION PLAN

Children's Benefits for Parents aged 18 to 25

The Canada Pension Plan (CPP) provides basic benefits for persons with CPP contributions who become disabled or die. Both the CPP disability and death benefits can provide benefits for children of deceased CPP contributors.

This factsheet describes benefits for students aged 18 and under age 25. If you are under age 18, your benefit will be based on the person or agency responsible for your care. For more information, see the "For more information" section of this factsheet if you need more details.

How do I qualify for CPP children's benefits?

You must be eligible for one or both of the following benefits. Your parent or parents must have made sufficient contributions to the CPP. Also, you must be aged 18 and 25 and attending school at a recognized institution.

Deceased Contributor's Child's Benefit is a benefit paid to a natural or adopted child, who is in the care and control of the CPP contributor.

Surviving Child's Benefit (or **Surviving Child's Benefit**) is a benefit paid to a natural or adopted child, who was in the care and control of the CPP contributor at the time of death.

What type of school does the CPP recognize?

The CPP recognizes a school, college, university or other educational institution that provides training or an educational, professional, vocational nature.

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What if I am attending school part-time?

In certain situations, the CPP may pay you a benefit when you attend school part-time. For example, if you are taking courses at more than one institution they may add up to full-time attendance. The CPP considers each situation individually.

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Would I be eligible for benefits if I attend school outside Canada?

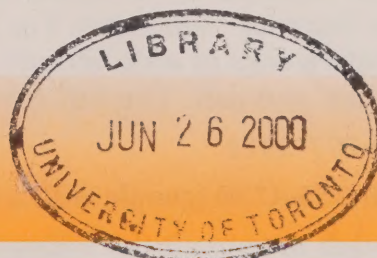
Yes, if the CPP recognizes the school and you continue to meet all other conditions of eligibility.

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How do I apply?

To apply for a CPP children's benefit, you must:

- complete an application form;
- provide proof of your birth (usually a birth certificate), if you or your parent did not previously do so; and
- submit a form called "Declaration of Attendance at School or University." You must complete this form when you first apply for a benefit, at the beginning of every new school year, and when you return to school after an interruption. We may also ask you to complete one at the beginning of each semester if you are on a semester system, or if your attendance starts in the middle of the traditional school year.



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CANADA PENSION PLAN

Children's Benefits for Students aged 18 to 25

The Canada Pension Plan (CPP) provides basic benefits when a person with CPP contributions becomes disabled, retires or dies. Both the CPP disability and survivor provisions can provide benefits for children of disabled or deceased CPP contributors.

This factsheet describes benefits for students aged 18 to 25. If you are under age 18, your benefit will be paid to the person or agency responsible for your care. Please see the "For more information" section at the end of this factsheet if you need more details.

1 How do I qualify for CPP children's benefits?

For you to be eligible for one or both of the following benefits, your parent or parents must have made sufficient contributions to the CPP. Also, you must be between the ages of 18 and 25 and attending school full-time at a recognized institution.

- The **Disabled Contributor's Child's Benefit** is a monthly benefit paid to a natural or adopted child, or a child who is in the care and control of the CPP disability pensioner.
- The **Orphan's Benefit (or Surviving Child's Benefit)** is paid to a natural or adopted child, or a child who was in the care and control of the deceased CPP contributor at the time of death.

2 What type of school does the CPP recognize?

The CPP recognizes a school, college, university or other educational institution that provides training or instruction of an educational, professional, vocational or technical nature.

3 What if I am attending school part-time?

In certain situations, the CPP may pay you a benefit when you attend school part-time. For example, if you are taking courses at more than one institution they may add up to full-time attendance. The CPP considers each situation individually.

4 Would I be eligible for benefits if I attend school outside Canada?

Yes, if the CPP recognizes the school and you continue to meet all other conditions of eligibility.

5 How do I apply?

To apply for a CPP children's benefit, you must:

- complete an application form;
- provide proof of your birth (usually a birth certificate), if you or your parent did not previously do so; and
- submit a form called "Declaration of Attendance at School or University." You must complete this form when you first apply for a benefit, at the beginning of every new school year, and when you return to school after an interruption. We may also ask you to complete one at the beginning of each semester if you are on a semester system, or if your attendance starts in the middle of the traditional school year.



When should I apply?

You should apply in any of the following situations:

- when you first become aware that one of your parents has applied for a disability benefit. You do not have to wait for that benefit to be approved before applying;
- when a parent who has contributed to the CPP dies;
- at age 18, if you are a full-time student; or
- when you return to school full-time after an interruption (other than school vacation).

You may lose benefits if you fail to apply on time.

The CPP can only make back payments for 11 months from the date we receive your application.

When does my benefit start?

Your benefit starts the latest of:

- the same month that your parent's disability pension starts;
- the month following your parent's death;
- the month following your 18th birthday; or
- the month you return to school full-time after an interruption (other than school vacation).

When does my benefit end?

Your benefit ends the earliest of:

- the month after
 - you stop attending school full-time;
 - you reach age 25; or
 - your parent's disability benefit ends, for example, the parent is no longer eligible or turns 65;

or

- if you die.

What are my responsibilities once I receive a benefit?

You should advise the CPP if:

- you stop attending school;
- your attendance changes from full-time to part-time; or
- you are no longer a dependent child.

Remember, if you receive payments to which you are not entitled, you will have to pay them back.

You should also tell us if you change your name or address so that we can send out your payments correctly. To do so, call us at one of our toll-free numbers listed below under "For more information."

What if I am receiving a Disabled Contributor's Child's Benefit and my disabled parent dies?

Your eligibility for that benefit would end the month of your parent's death. However, you could then be eligible for the Orphan's Benefit as long as your parent made sufficient contributions to the CPP and you are still between the ages of 18 and 25 and attending school full-time at a recognized institution.

I work in the summer and contribute to the CPP myself. Does that affect my eligibility?


No. You receive a CPP children's benefit or benefits because of contributions your disabled or deceased parent or parents made to the CPP. These benefits are paid regardless of your other sources of income.

For more information

If you need more information about Canada Pension Plan children's benefits, please contact the Income Security Telecentre. For faster telephone service, call Tuesday to Friday during the middle weeks of each month. Please have the SIN of your disabled or deceased parent ready when you call. The toll-free numbers are:

English 1-800-277-9914

French 1-800-277-9915

 TTY 1-800-255-4786 (people with a speech or hearing impairment using a teletype device)

You may also wish to consult the following booklets:

Disability Benefits Canada Pension Plan

Survivor Benefits Canada Pension Plan

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